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B1 (Official)	Form 1)(04	/13)				oamon		.go ± 0.					
			United No		S Bank District						Vol	luntary	Petition
	ebtor (if ind t, Chimika		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four dig	718					plete EIN	(if more	than one, state	all)				o./Complete EIN
Street Addre 389 Call Calumet	noun Ave	,	Street, City,	and State)		ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, a	ind State):	ZIP Code
					Г	60409							Zir code
County of R	esidence or	of the Prin	cipal Place o	f Business	s:		Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Add	lress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
					Г	ZIP Code	2						ZIP Code
Location of I				r	·		•						
(Form	• •	f Debtor	one box)			of Business	5	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			s defined	Chapter 7						
	Chapter 1	15 Debtors		Oth	Other						e of Debts		
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			le) zation tates	"incurred by an individual primarily for						
	Fil	ling Fee (C	heck one bo	x)		Check	one box:		Chap	ter 11 Debt	ors		
debtor is to Form 3A. Filing Fee	to be paid in ned application anable to pay waiver reque	n installments on for the cou fee except in ested (applica	urt's considerate in installments.	tion certifyi Rule 1006(7 individu	ing that the (b). See Office als only). Mu	Check	Debtor is not if: Debtor's agg are less than all applicabl A plan is bei Acceptances	a small busi regate nonco \$2,490,925 (e boxes: ng filed with of the plan v		defined in 11 lated debts (exo	U.S.C. § 101 cluding debts on 4/01/16	(51D). s owed to insicand every three	ders or affiliates) ee years thereafter). editors,
Debtor e	stimates that	t funds wil t, after any	ation I be available exempt proper for distribute	erty is ex	cluded and	nsecured cr administrat	editors.		5.6. 3 1120(0).		S SPACE IS	FOR COURT	USE ONLY
Estimated No.	umber of Co 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Lambert, Chimika T. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois - Eastern Division 6/28/13 13-26424 Location Case Number: Date Filed: Where Filed: Northern District of Illinois - Eastern Division 11-12859 3/29/11 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Jason P. Allain August 31, 2015 Signature of Attorney for Debtor(s) (Date) Jason P. Allain 6304575 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Chimika T. Lambert

Signature of Debtor Chimika T. Lambert

 \mathbf{X}_{\cdot}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 31, 2015

Date

Signature of Attorney*

X /s/ Jason P. Allain

Signature of Attorney for Debtor(s)

Jason P. Allain 6304575

Printed Name of Attorney for Debtor(s)

Ledford, Wu & Borges, LLC

Firm Name

105 W. Madison 23rd Floor Chicago, IL 60602

Address

Email: notice@billbusters.com

312-853-0200 Fax: 312-873-4693

Telephone Number

August 31, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Lambert, Chimika T.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

		_ , , _ ,		
In re	Chimika T. Lambert		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing an responsibilities.); □ Disability. (Defined in 11 U.S.C. § 1	109(h)(4) as impaired by reason of mental illness or mental d making rational decisions with respect to financial 09(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or mbat zone.
requirement of 11 U.S.C. § 109(h) does not apply in the	
I certify under penalty of perjury that the in	nformation provided above is true and correct.
Signature of Beston.	/s/ Chimika T. Lambert Chimika T. Lambert
Date: August 31, 2015	

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United States Bankruptcy Court Northern District of Illinois

In re	e Chimika T. Lambert		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COME	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept			50.00		
	Prior to the filing of this statement I have receive	ved	\$	50.00		
	Balance Due		. \$	0.00		
2.	\$_335.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed co	ompensation with any other person un	nless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compopop of the agreement, together with a list of the					
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed] Notwithstanding the preceding paragraph covers the preparation and filing of the preceding paragraph 	statement of affairs and plan which neditors and confirmation hearing, and graphs, the legal fee disclosed	nay be required; any adjourned hea			
7.	By agreement with the debtor(s), the above-disclosed	d fee does not include the following s	service:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	fany agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in		
Date	ed: August 31, 2015	/s/ Jason P. Allain				
		Jason P. Allain 630 Ledford, Wu & Bor				
		105 W. Madison	ges, LLO			
		23rd Floor				
		Chicago, IL 60602 312-853-0200 Fax	: 312-873-4693			

notice@billbusters.com

Case 15-29857 Doc 1

LEDFORD, WU & BORGES, LLC 105 W. Madison, 23rd Floor, Chicago, IL 60602 (312)853-0200 Fax: (312)873-4693

Filed 08/31/15 Document

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Desc Main

ATTORNEY RETENTION CONTRACT

FOR OFFICE USE (7)
Client No. 637// Responsible attorney:

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & Wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.
2. Services and Fees: Client retains Attorney for the following services: Chapter 7 (prepetition service only): \$ 50. PLUS \$335 filing fee (court cost) Client retains Attorney for the sole purpose of preparing and filing a Chapter 7 bankruptcy petition (without the required summary, schedules and statements). Attorney's duty to further counsel and represent Client ends, and the attorney-client relationship is terminated, at the end of the first week after commencement of the case, unless the parties enter into a separate retention contract for postpetition services within that period. If no such contract is executed, Attorney may file a motion to withdraw from the case. Chapter 7 (service through discharge): \$ PLUS \$335 filing fee (court cost) TOTAL: \$ 355 less retainer received: \$ 385 Fee balance: \$ 0 To be paid by: The legal fee is an a advance payment retainer calculation and advance payment retainer since a security retainer will be within the reach of Client's creditors. Should hourly billing be necessary, Attorney's billing rates are \$300-\$350/hour for senior partners, \$250/hour for junior partners and associates, and \$90/hour for law clerks. The filing fee and expenses are subject to change at any time. The billing rates are subject to an annual review and potential increase every calendar year. The legal fee covers the initial consultation and all subsequent work. All fees required in this section are to be paid in full before filing. The case may be closed if the fees are not paid by the deadline. Additional legal fees and court costs may apply, and a separate contract may be
required, in the event of conversion from one chapter to another, amending a petition, list, schedule or statement post-filing not due to Attorney's fault, attending additional creditors' meetings, reopening of a closed case, unnecessary work caused by Client's delay, or any other fact not known to Attorney in writing at the time of the initial consultation that complicates the case. NSF checks will be assessed a \$20 fee.
 3. Scope of Representation: (a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 722 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other:
4. Initial Consultation. Client acknowledges that Attorney has explained the following (please initial): The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2 The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures The difference among various types of retainer and that Client has made the choice identified in Paragraph 4 TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney Other (specify): Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
 5. Client's Duties. Client agrees, during the course of representation, to: (a) provide Attorney with full, accurate and timely information, financial and otherwise; (b) follow Attorney's procedures and cooperate with Attorney in providing requested documents; (c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty; (d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit; and (e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
6. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton, Christina Banyon, David Hall Carter, and
7. Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.
X (hydra V) X Date: 8 / 2/ / 15

AAA Checkmate LLC c/o Gary A. Smiley 4741 N. Western Chicago, IL 60625

Aflac Worldwide Headquarters 1932 Wynnton Rd. Columbus, GA 31999

American Family Mutual Ins Co c/o Law Office of Mark Howard 134 N LaSalle St., Ste 1810 Chicago, IL 60602

Americash Loan LLC c/o Eric S. Migdal, Esq. P.O. Box 64600 Chicago, IL 60607

Americash Loans 555 Torrence Ave. Calumet City, IL 60409

Arnold Scott Harris, P.C. 111 W. Jackson Blvd Ste 600 Chicago, IL 60604

Arnoldharris 111 West Jackson B Chicago, IL 60604

Brother Loan & Finance Co. 7621 W. 63rd St. Summit, IL 60501

Brother Loan Finance c/o Gary A. Smiley, Atty 4741 N. Western Chicago, IL 60623

Chicago State University 9501 S. King Drive Chicago, IL 60628

City of Chicago (Suspension/Boot) Department of Finance 121 North LaSalle Street, Room 107A Chicago, IL 60602

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL 60680

ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181

Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Custom Coll Srvs Inc Ccsi/Attn Bankruptcy Po Box 10428 Merrillville, IN 46411

ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299 K Jordan 913 First Avenue Chippewa Falls, WI 54729

Linebarger Goggan Blair & Sampson P.O. Box 06152 Chicago, IL 60606-0152

Markoff Law LLC 29 N. Wacker Dr. #550 Chicago, IL 60606

Masseys P.O. Box 2822 Monroe, WI 53566

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Monarch Recovery Systems PO Box 21089 Philadelphia, PA 19114

Montgomery Ward 1112 7th Ave Monroe, WI 53566

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Municollofam 3348 Ridge Road Lansing, IL 60438

Opportunity Financial 11 E. Adams Street Suite 501 Chicago, IL 60603

PRA Receivable Management PO Box 41067 Norfolk, VA 23541

Secretary of State Safety & Financial 2701 S. Dirksen Parkway Springfield, IL 62723

Sir Finance 6140 N. Lincoln Ave. Chicago, IL 60659-2318

Verizon 500 Technology Dr Ste 550 Weldon Spring, MO 63304

Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730